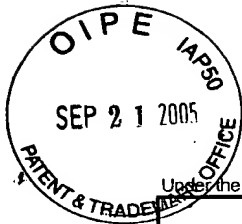




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PTO/SB/21 (09-04)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/874,911-Conf. #3595	
	Filing Date	June 5, 2001	
	First Named Inventor	David J. Sagar	
	Art Unit	3621	
	Examiner Name	C. O. Sherr	
Total Number of Pages in This Submission	3	Attorney Docket Number	47524/P120US/10023619

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please Identify below): Return Receipt Postcard Certificate of Mailing Statement of Substance of Interview
<div>Remarks</div>		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	FULBRIGHT & JAWORSKI L.L.P.		
Signature			
Printed name	R. Ross Viguet		
Date	September 21, 2005	Reg. No.	42,203



Docket No.: 47524/P120US/10023619
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
David J. Sagar et al.

Application No.: 09/874,911

Confirmation No.: 3595

Filed: June 5, 2001

Art Unit: 3621

For: SYSTEM AND METHOD FOR DETECTING
FRAUD IN PREPAID ACCOUNTS

Examiner: Cristina O. Sherr

STATEMENT OF SUBSTANCE OF INTERVIEW

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

On September 20, 2005 Applicant's attorneys, Ross Viguet, Registration No. 42,203, and James Glenn, Registration No. 55,898, participated in an interview with Examiner Christina O. Sherr. During the course of this interview, the Applicant's attorneys described patentable features of the present application's claims and Examiner Sherr agreed that those features were not present in cited art. Examiner Sherr further agreed to review the Applicant's response of July 20, 2005, in light of this understanding, and expressed the need to conduct an additional search.

Applicant believes no fee is due with this filing. However, if a fee is due, please charge our Deposit Account No. 06-2380, under Order No. 47524/P120US/10023619 from which the undersigned is authorized to draw.

Dated: September 21, 2005

Respectfully submitted,

By R. Ross Viguet
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